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(54) Abstract Title
A system for exchanging information

(57) A system for exchanging information between a first business community consisting of enquirers (e.g. borrowers) and a second business community consisting of providers (e.g. lenders) comprising a computer (1) arranged to be accessible on line and programmed to provide:

i) a first database containing details of enquirers and their requirements, together with means for displaying interactive forms for introducing requirement data, and means for displaying views of selected data, and

ii) a second database containing details of providers, together with means for displaying interactive forms for introducing provider data, and means for displaying views of selected data, wherein

(a) the enquirer data is recorded in the form of individual project documents, and each project document is accessible at a plurality of levels, a first level being accessible freely by a registered provider and a second level accessible subject to payment, and

(b) means enabling a registered second level provider to lock a project document from view by other providers subject to receipt of further payment.

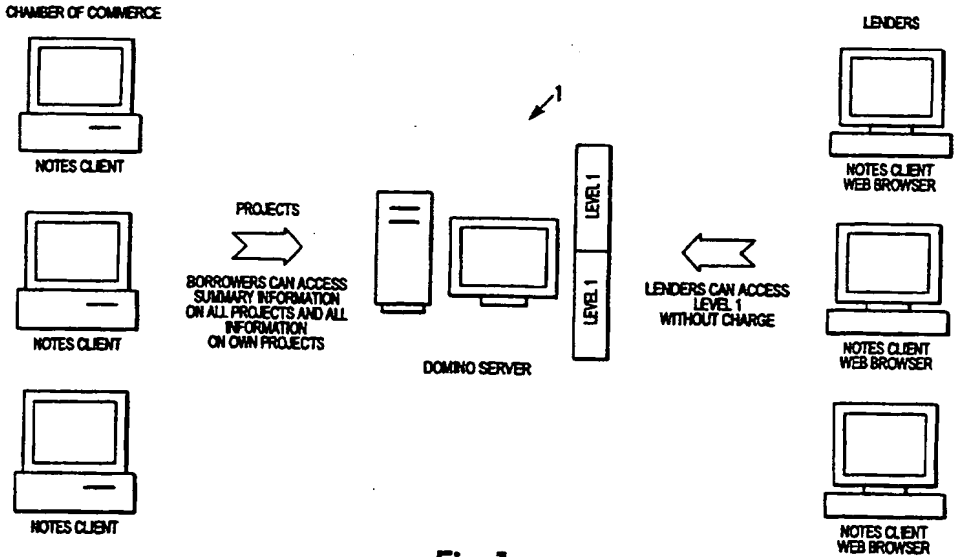

Fig. 1

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GB 2 326 001 A

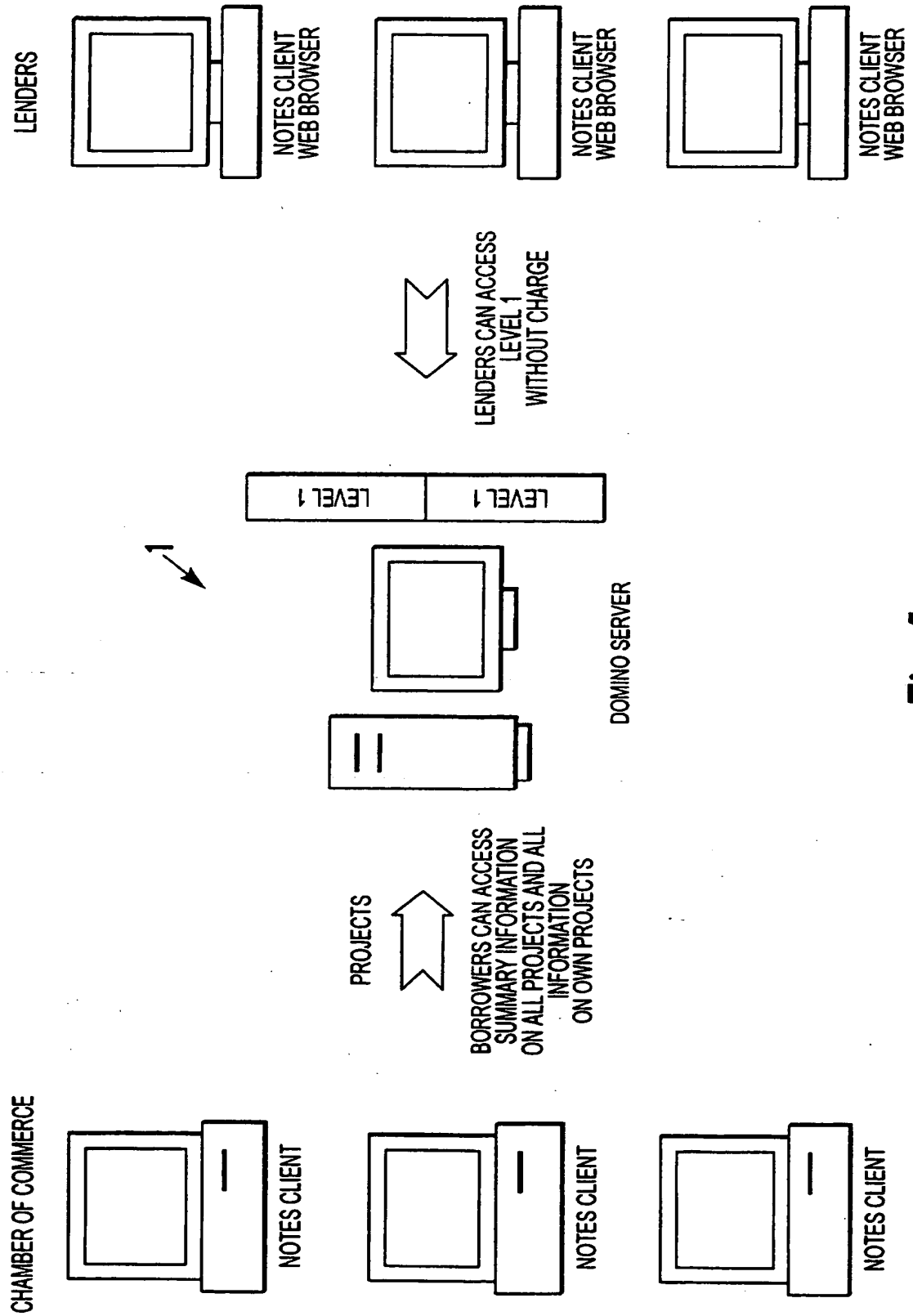

LENDERS
NOTES CLIENT WEB BROWSER
NOTES CLIENT WEB BROWSER
NOTES CLIENT WEB BROWSER
LENDERS CAN ACCESS LEVEL 1 WITHOUT CHARGE
LEVEL 1
LEVEL 1
1
DOMINO SERVER
PROJECTS
BORROWERS CAN ACCESS SUMMARY INFORMATION ON ALL PROJECTS AND ALL INFORMATION ON OWN PROJECTS
CHAMBER OF COMMERCE
NOTES CLIENT
NOTES CLIENT
NOTES CLIENT

Fig. 1

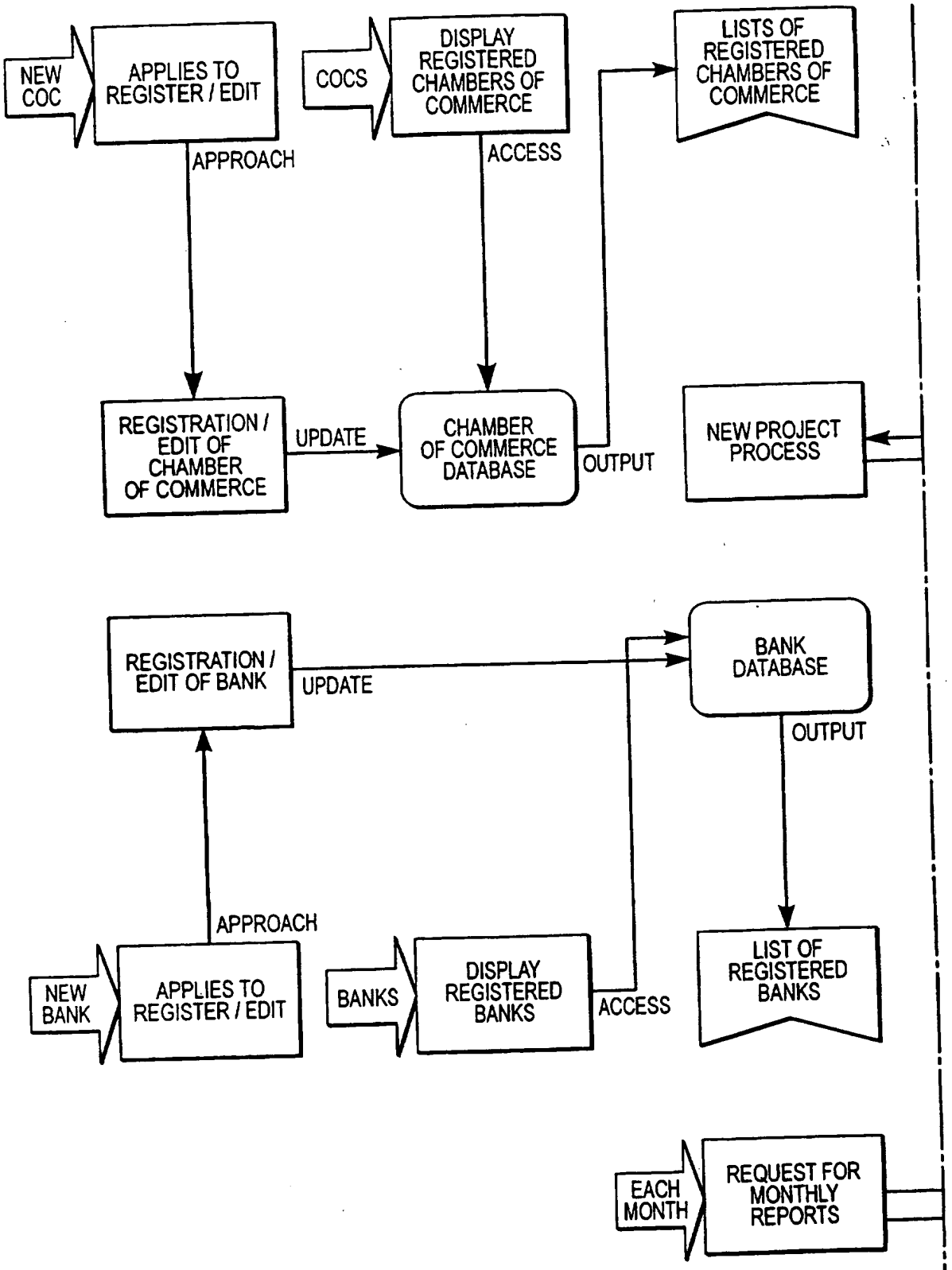

NEW COC
APPLIES TO REGISTER / EDIT
COCS
DISPLAY REGISTERED CHAMBERS OF COMMERCE
LISTS OF REGISTERED CHAMBERS OF COMMERCE
APPROACH
ACCESS
REGISTRATION / EDIT OF CHAMBER OF COMMERCE
UPDATE
CHAMBER OF COMMERCE DATABASE
OUTPUT
NEW PROJECT PROCESS
REGISTRATION / EDIT OF BANK
UPDATE
BANK DATABASE
OUTPUT
APPROACH
NEW BANK
APPLIES TO REGISTER / EDIT
BANKS
DISPLAY REGISTERED BANKS
ACCESS
LIST OF REGISTERED BANKS
EACH MONTH
REQUEST FOR MONTHLY REPORTS

Fig.2

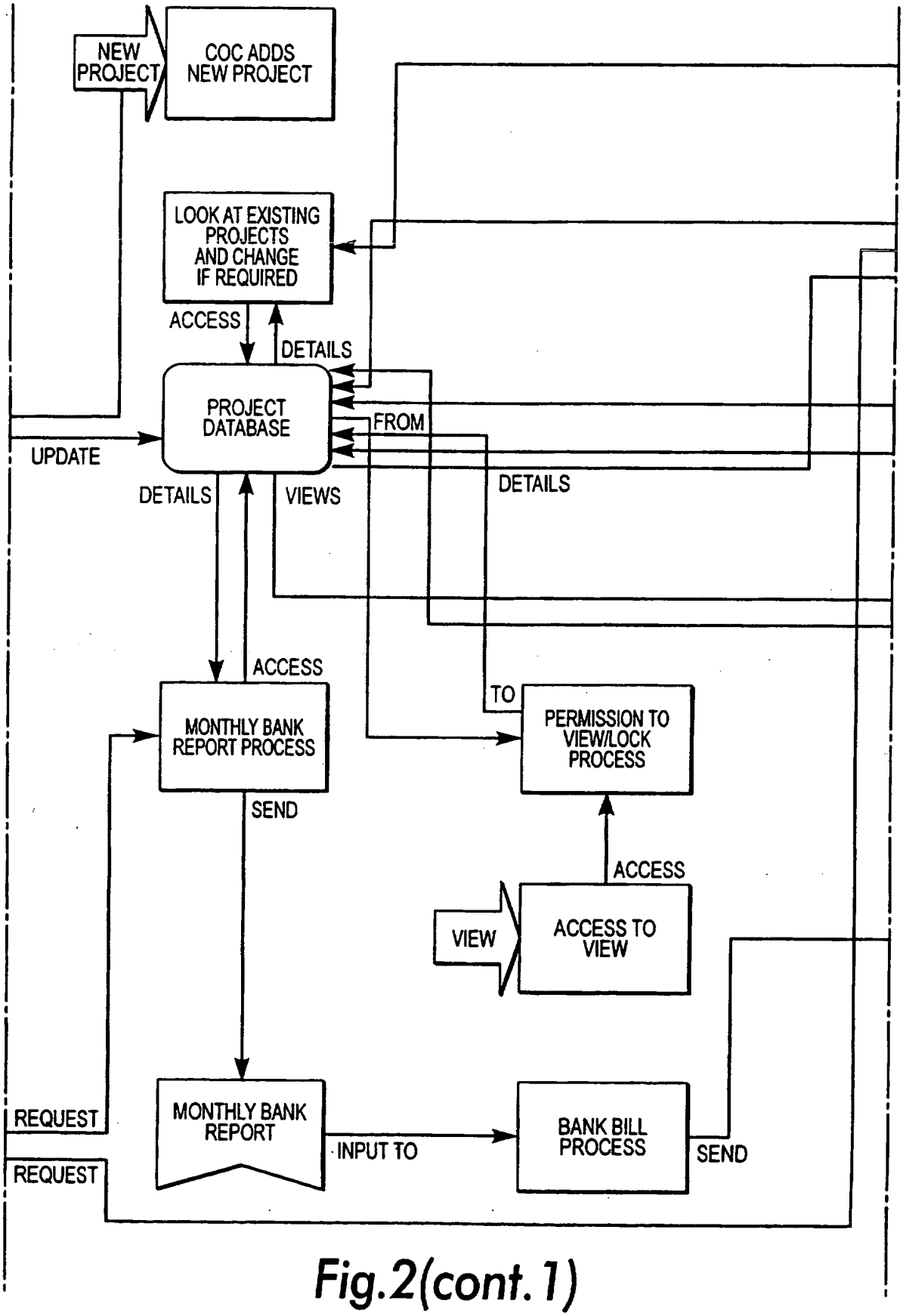

NEW PROJECT
COC ADDS NEW PROJECT
LOOK AT EXISTING PROJECTS AND CHANGE IF REQUIRED
ACCESS
DETAILS
PROJECT DATABASE
FROM
UPDATE
DETAILS
VIEWS
DETAILS
ACCESS
TO
MONTHLY BANK REPORT PROCESS
PERMISSION TO VIEW/LOCK PROCESS
SEND
ACCESS
VIEW
ACCESS TO VIEW
REQUEST
MONTHLY BANK REPORT
INPUT TO
BANK BILL PROCESS
SEND
REQUEST

Fig.2(cont.1)

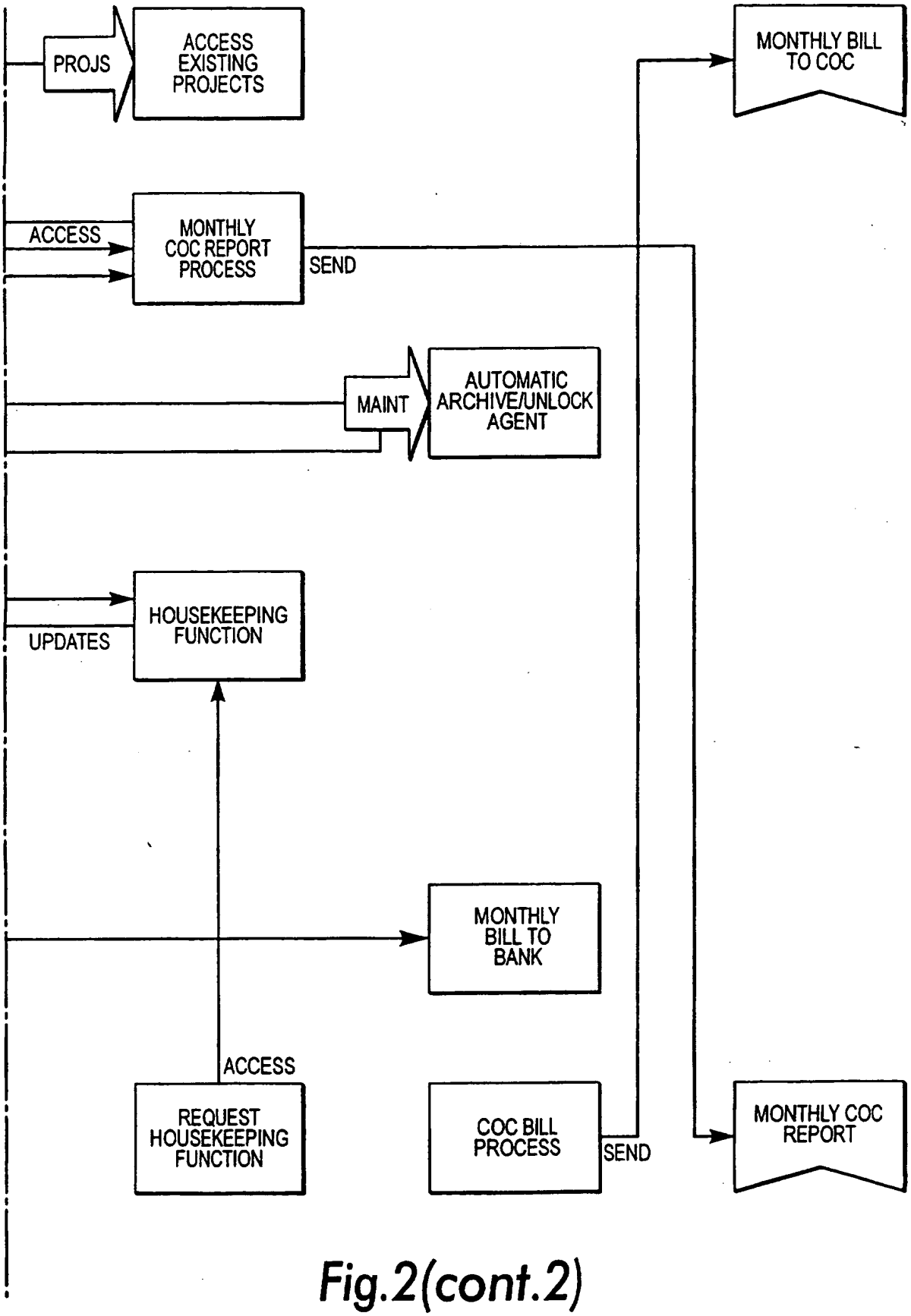

PROJS
ACCESS EXISTING PROJECTS
MONTHLY BILL TO COC
ACCESS
MONTHLY COC REPORT PROCESS
SEND
MAINT
AUTOMATIC ARCHIVE/UNLOCK AGENT
HOUSEKEEPING FUNCTION
UPDATES
MONTHLY BILL TO BANK
ACCESS
REQUEST HOUSEKEEPING FUNCTION
COC BILL PROCESS
SEND
MONTHLY COC REPORT

Fig.2(cont.2)

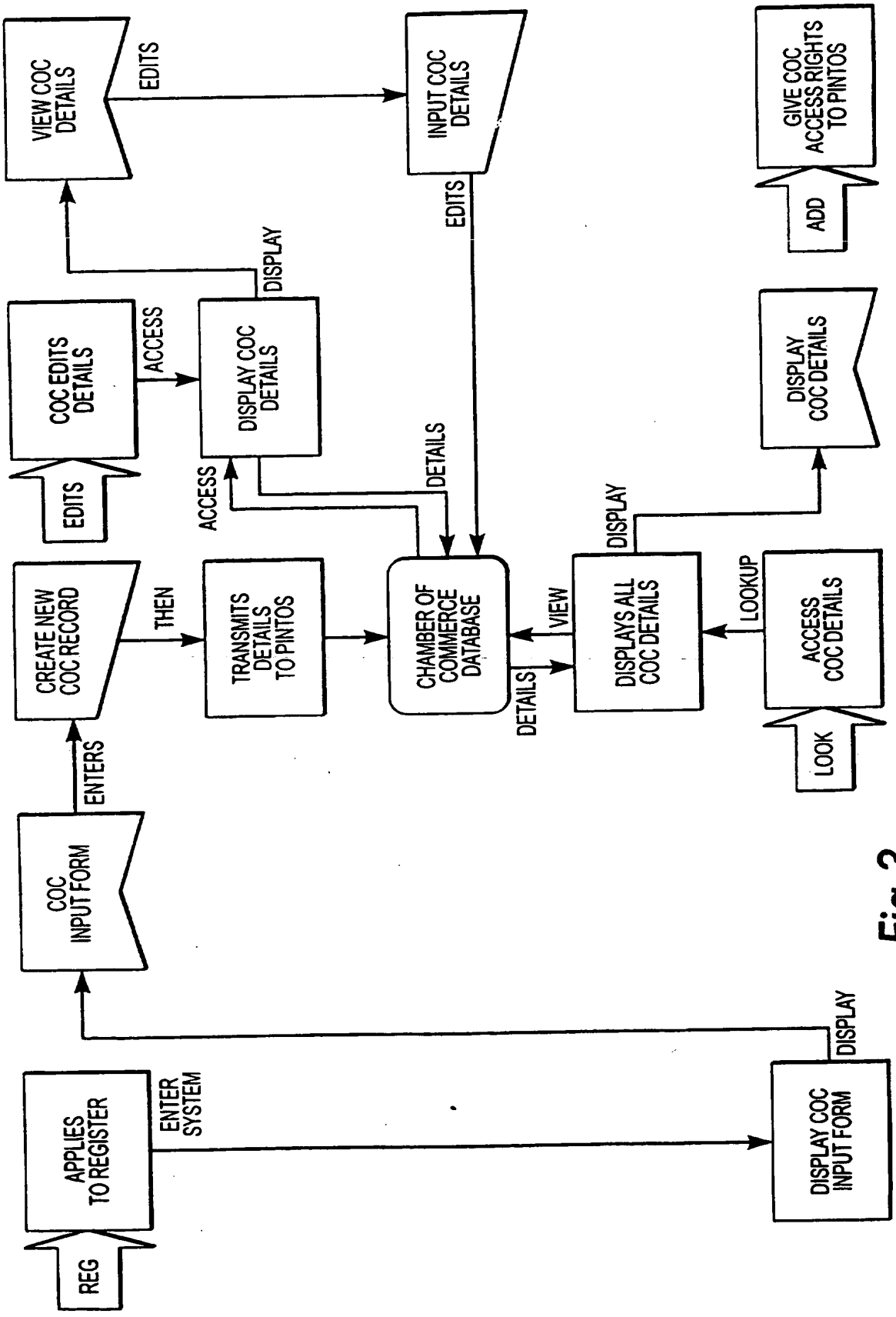

REG
APPLIES TO REGISTER
ENTER SYSTEM
DISPLAY COC INPUT FORM
DISPLAY
COC INPUT FORM
ENTERS
CREATE NEW COC RECORD
THEN
TRANSMITS DETAILS TO PINTOS
CHAMBER OF COMMERCE DATABASE
DETAILS
VIEW
DISPLAYS ALL COC DETAILS
DISPLAY
LOOKUP
ACCESS COC DETAILS
LOOK
DISPLAY COC DETAILS
ADD
GIVE COC ACCESS RIGHTS TO PINTOS
EDITS
INPUT COC DETAILS
VIEW COC DETAILS
EDITS
DISPLAY
DISPLAY COC DETAILS
ACCESS
DETAILS
ACCESS
COC EDITS DETAILS
EDITS

Fig.3

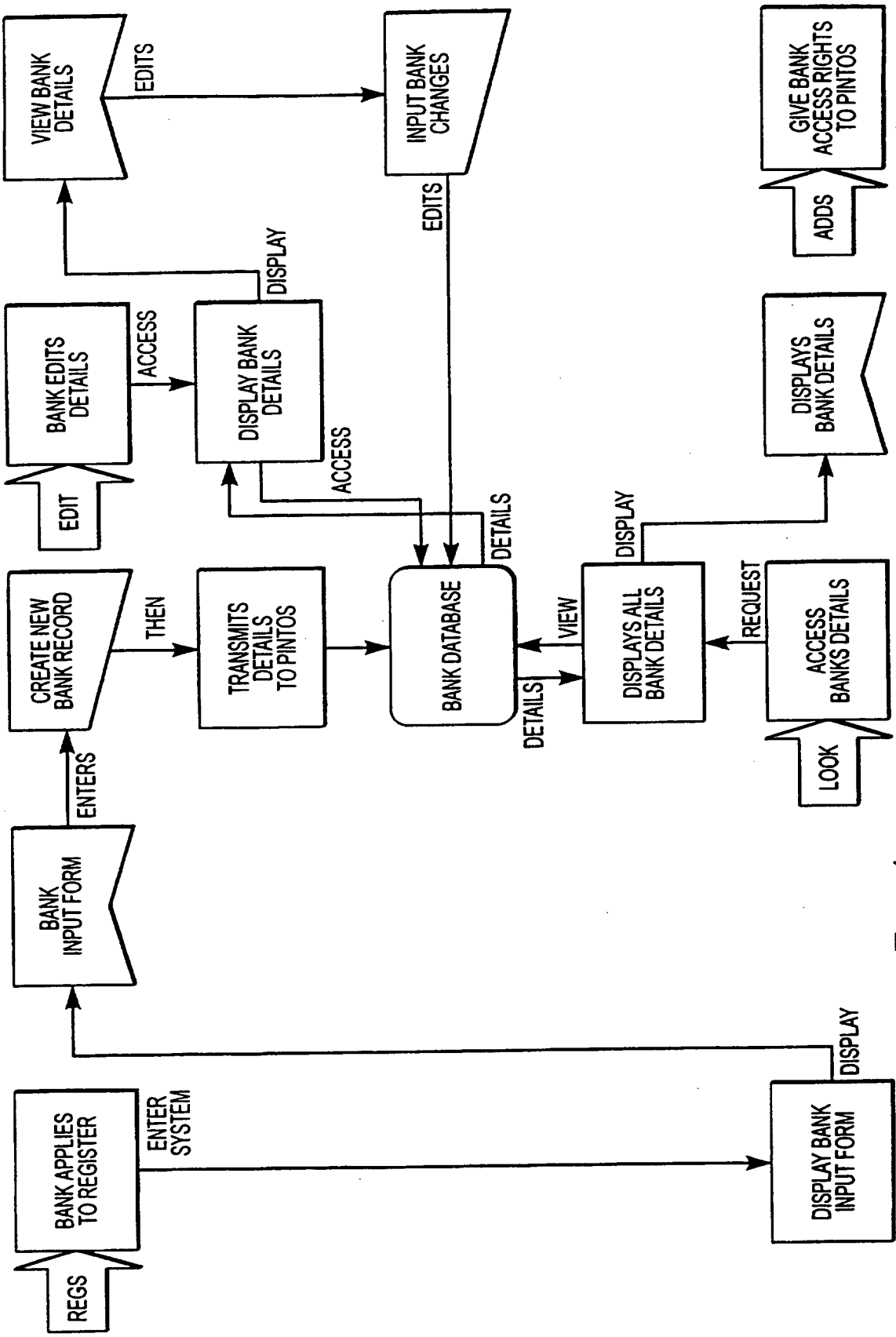

REGS
BANK APPLIES TO REGISTER
ENTER SYSTEM
DISPLAY BANK INPUT FORM
DISPLAY
BANK INPUT FORM
ENTERS
CREATE NEW BANK RECORD
THEN
TRANSMITS DETAILS TO PINTOS
BANK DATABASE
DETAILS
VIEW
DISPLAYS ALL BANK DETAILS
REQUEST
ACCESS BANKS DETAILS
LOOK
DISPLAY
DISPLAYS BANK DETAILS
GIVE BANK ACCESS RIGHTS TO PINTOS
ADDS
DETAILS
ACCESS
DISPLAY BANK DETAILS
ACCESS
BANK EDITS DETAILS
EDIT
DISPLAY
VIEW BANK DETAILS
EDITS
INPUT BANK CHANGES
EDITS

Fig.4

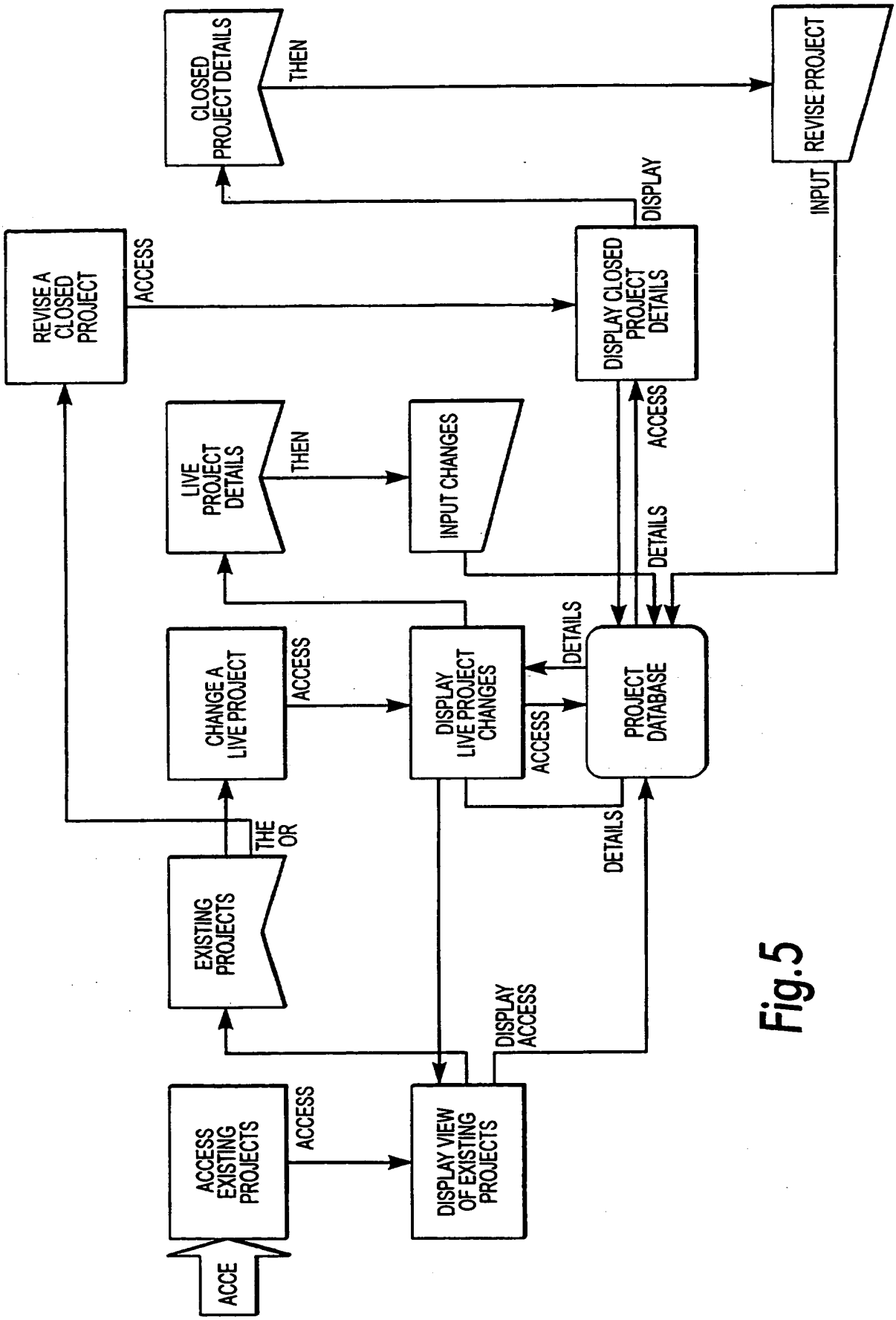

CLOSED PROJECT DETAILS
THEN
REVISE PROJECT
DISPLAY
INPUT
REVISE A CLOSED PROJECT
ACCESS
DISPLAY CLOSED PROJECT DETAILS
LIVE PROJECT DETAILS
THEN
INPUT CHANGES
ACCESS
DETAILS
CHANGE A LIVE PROJECT
ACCESS
DISPLAY LIVE PROJECT CHANGES
DETAILS
ACCESS
PROJECT DATABASE
DETAILS
THE
OR
EXISTING PROJECTS
DISPLAY ACCESS
ACCESS EXISTING PROJECTS
ACCESS
DISPLAY VIEW OF EXISTING PROJECTS
ACCE

Fig.5

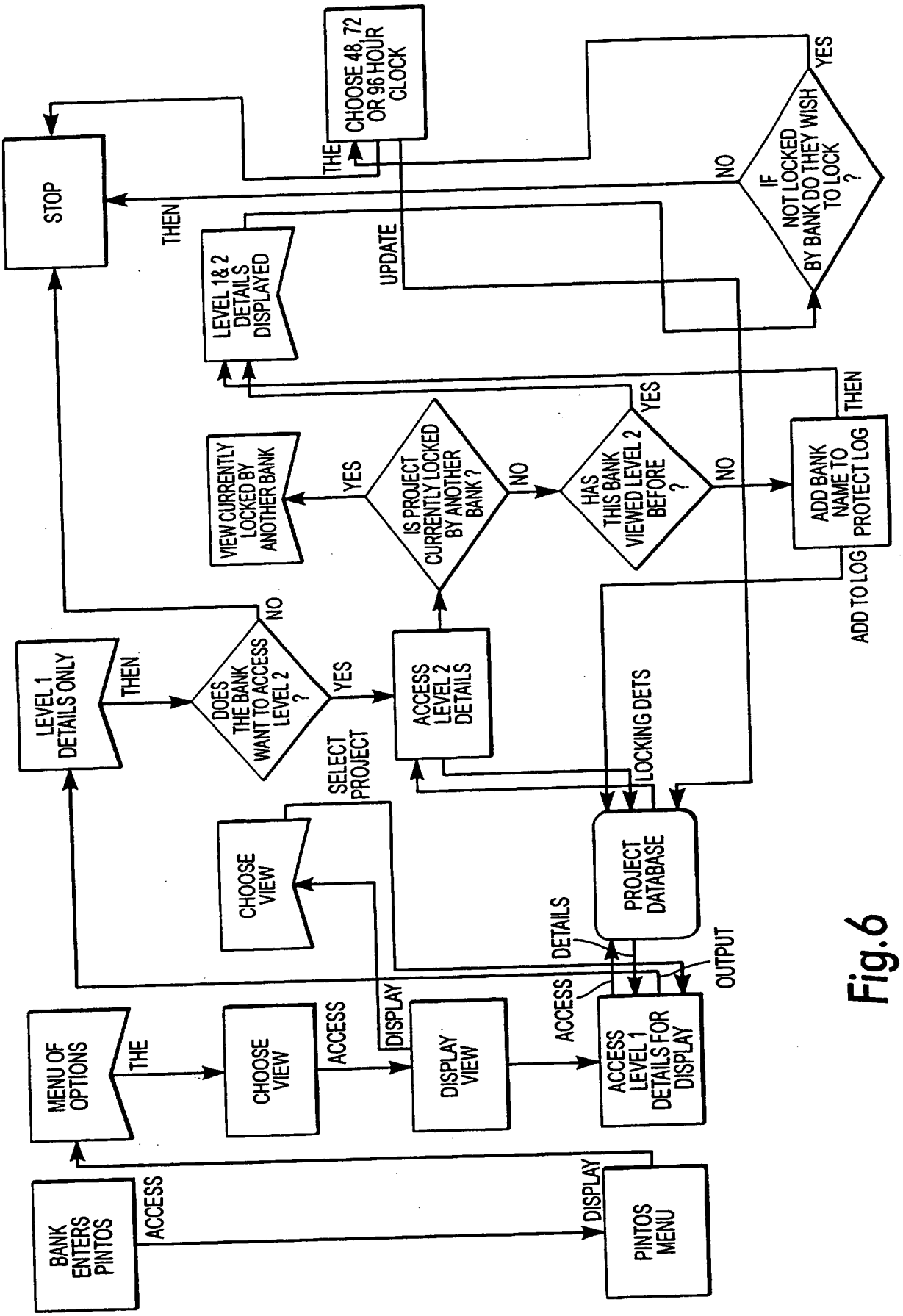

BANK ENTERS PINTOS
ACCESS
PINTOS MENU
DISPLAY
MENU OF OPTIONS
THE
CHOOSE VIEW
ACCESS
DISPLAY VIEW
ACCESS LEVEL 1 DETAILS FOR DISPLAY
DETAILS
PROJECT DATABASE
OUTPUT
CHOOSE VIEW
SELECT PROJECT
LEVEL 1 DETAILS ONLY
THEN
DOES THE BANK WANT TO ACCESS LEVEL 2 ?
NO
YES
ACCESS LEVEL 2 DETAILS
LOCKING DETS
VIEW CURRENTLY LOCKED BY ANOTHER BANK
YES
IS PROJECT CURRENTLY LOCKED BY ANOTHER BANK?
NO
HAS THIS BANK VIEWED LEVEL 2 BEFORE ?
YES
NO
ADD BANK NAME TO PROTECT LOG
THEN
ADD TO LOG
LEVEL 1&2 DETAILS DISPLAYED
UPDATE
IF NOT LOCKED BY BANK DO THEY WISH TO LOCK ?
NO
YES
THEN
CHOOSE 48, 72 OR 96 HOUR CLOCK
THE
STOP

Fig.6

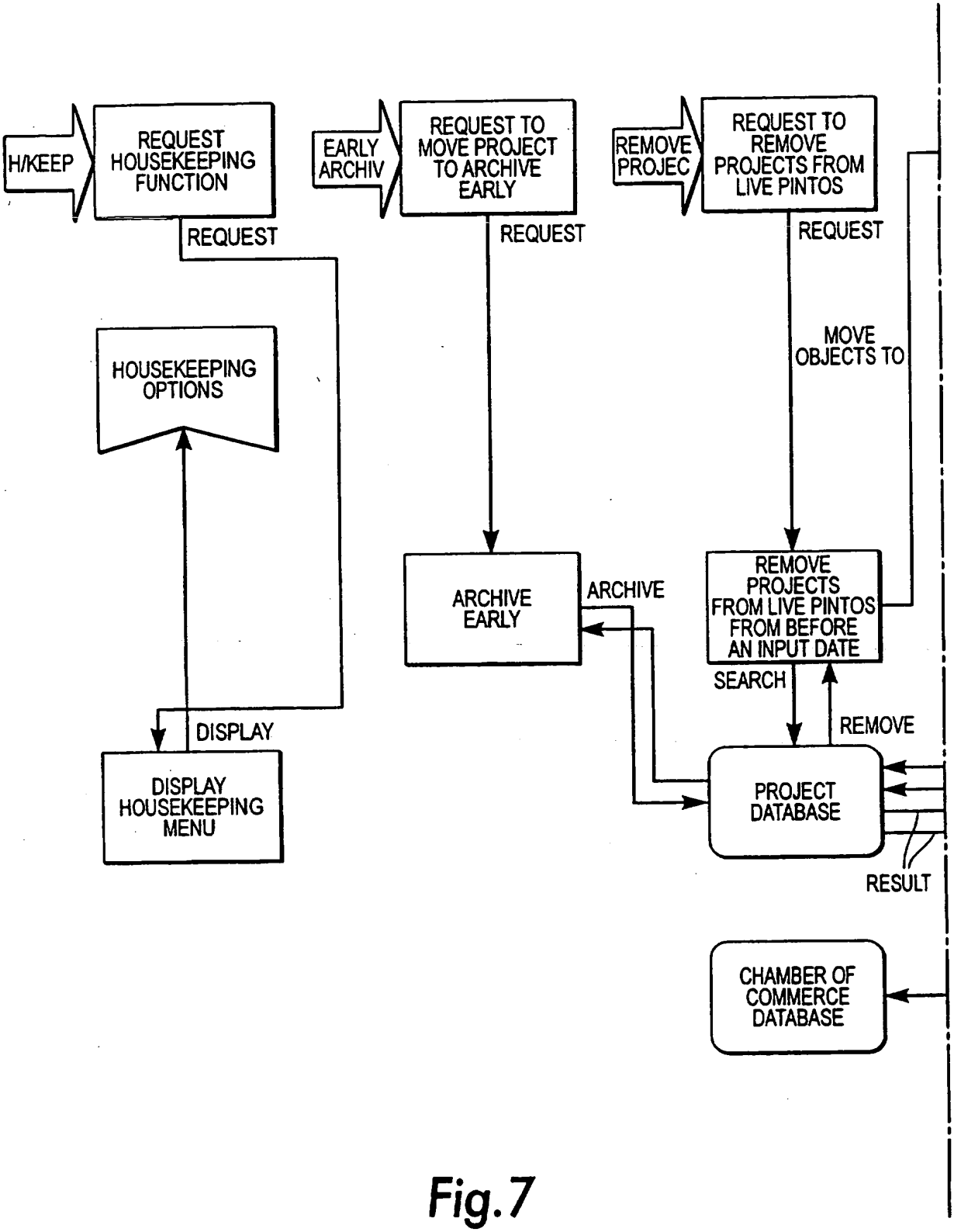

H/KEEP
REQUEST HOUSEKEEPING FUNCTION
EARLY ARCHIV
REQUEST TO MOVE PROJECT TO ARCHIVE EARLY
REMOVE PROJEC
REQUEST TO REMOVE PROJECTS FROM LIVE PINTOS
REQUEST
REQUEST
REQUEST
MOVE OBJECTS TO
HOUSEKEEPING OPTIONS
ARCHIVE EARLY
ARCHIVE
REMOVE PROJECTS FROM LIVE PINTOS FROM BEFORE AN INPUT DATE
SEARCH
REMOVE
DISPLAY
DISPLAY HOUSEKEEPING MENU
PROJECT DATABASE
RESULT
CHAMBER OF COMMERCE DATABASE

Fig.7

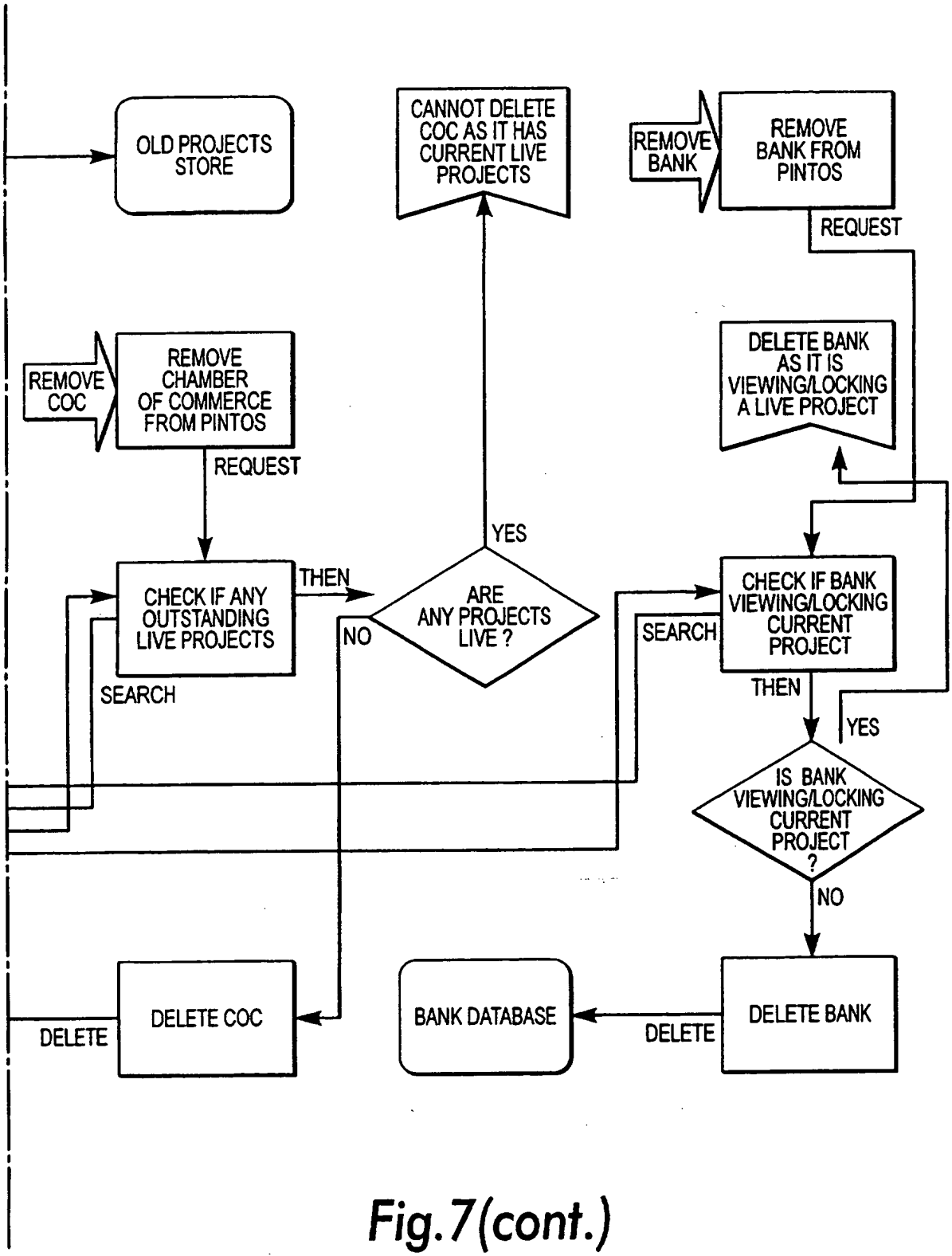
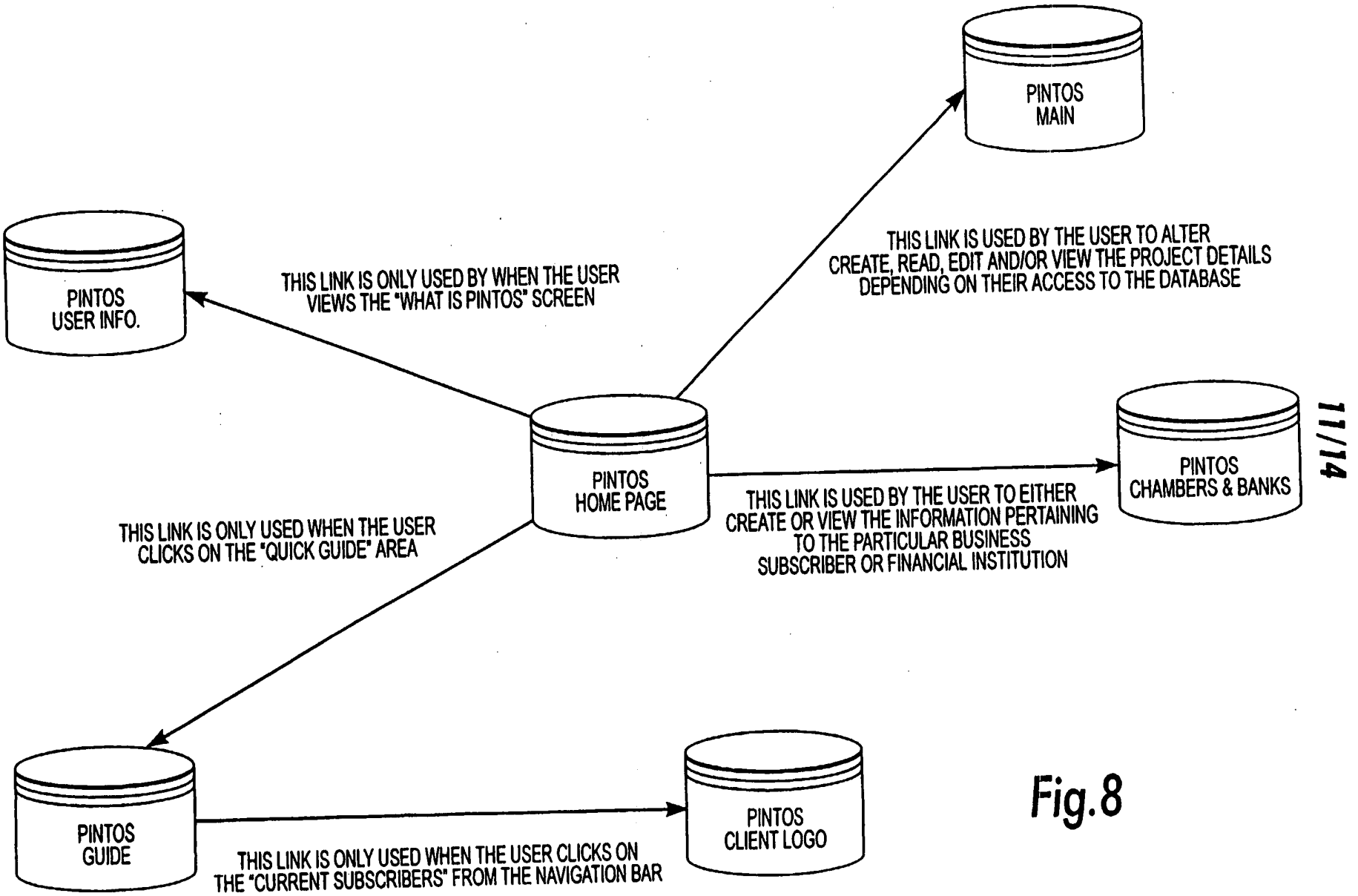

OLD PROJECTS STORE
CANNOT DELETE COC AS IT HAS CURRENT LIVE PROJECTS
REMOVE BANK
REMOVE BANK FROM PINTOS
REQUEST
REMOVE COC
REMOVE CHAMBER OF COMMERCE FROM PINTOS
DELETE BANK AS IT IS VIEWING/LOCKING A LIVE PROJECT
REQUEST
YES
CHECK IF ANY OUTSTANDING LIVE PROJECTS
THEN
ARE ANY PROJECTS LIVE ?
NO
SEARCH
CHECK IF BANK VIEWING/LOCKING CURRENT PROJECT
SEARCH
THEN
YES
IS BANK VIEWING/LOCKING CURRENT PROJECT ?
NO
DELETE
DELETE COC
BANK DATABASE
DELETE
DELETE BANK

Fig.7(cont.)


PINTOS
MAIN
PINTOS
USER INFO.
THIS LINK IS ONLY USED BY WHEN THE USER
VIEWS THE "WHAT IS PINTOS" SCREEN
THIS LINK IS USED BY THE USER TO ALTER
CREATE, READ, EDIT AND/OR VIEW THE PROJECT DETAILS
DEPENDING ON THEIR ACCESS TO THE DATABASE
PINTOS
HOME PAGE
PINTOS
CHAMBERS & BANKS
THIS LINK IS USED BY THE USER TO EITHER
CREATE OR VIEW THE INFORMATION PERTAINING
TO THE PARTICULAR BUSINESS
SUBSCRIBER OR FINANCIAL INSTITUTION
THIS LINK IS ONLY USED WHEN THE USER
CLICKS ON THE "QUICK GUIDE" AREA
PINTOS
GUIDE
PINTOS
CLIENT LOGO
THIS LINK IS ONLY USED WHEN THE USER CLICKS ON
THE "CURRENT SUBSCRIBERS" FROM THE NAVIGATION BAR

11/14

Fig.8

FINANCIAL OPPORTUNITY: PROJECT ID

LEVEL 1 DETAILS

YOUR INDUSTRY:	PROJECT TYPE
CONTINENT:	CONTINENT
COUNTRY:	COUNTRY
AMOUNT SOUGHT (e.g 150K):	AMOUNT
CURRENCY SOUGHT:	AMOUNT CURRENCY
DURATION NUMBER:	DURATION
DURATION TYPE:	DURATION TYPE
FACILITY TYPE REQUIRED:	FACILITY
REQUIRED DATE OF FACILITY:	REQUIRED DATE
SECURITY YOU HAVE ON OFFER:	SECURITY
REASON FOR RAISING FINANCE:	UTRANS

COMPANY FINANCIAL DATA (FROM LAST PUBLISHED ACCOUNTS)

PERIOD OF ACCOUNTS:	PERIOD ACCT
NUMBER OF EMPLOYEES:	COMPANY SIZE
ANNUAL TURNOVER:	TURNOVER
GROSS MARGIN %:	GROSS MARGIN
NET PROFIT:	PROFIT LOSS
NET CURRENT ASSETS (LIABILITIES):	CURRENT NET ASSET
SHAREHOLDERS FUNDS:	SHARE FUNDS
ANNUAL DEBT REPAYMENT:	DEBT REPAY
GEARING:	GEARING

Fig.9

LEVEL 2 DETAILS

FINANCIAL OPPORTUNITIES TITLE:	PROJECT TITLE
COMPANY NAME:	COMPANY NAME
COMPANY REGISTRATION NUMBER:	COMPANY REG No.
COUNTRY OF REGISTRATION:	COUNTRY REG
PERSON(S) TO CONTACT:	COMPANY CONTACT
YOUR COMPAN'S ADDRESS:	COMPANY ADDRESS
COMPANY'S TELEPHONE:	COMPANY PHONE
COMPANY'S FAX:	COMPANY FAX
COMPANY'S E-MAIL:	COMPANY E-MAIL
SUBSCRIBER'S NAME:	CHAMBER NAMES
SUBSCRIBER'S NUMBER:	CHAMBER NUMBER
SUBSCRIBER'S ID	CHAMBER PROJECT ID

DETAILS OF ISSUER OF SECURITY:	SEC DETAILS
SECURITY TITLE DEEDS REGISTRATION NUMBER:	BANK REG No.
LOCATION OF SECURITY AND TENURE:	SEC LOCATION
YOUR BANKER'S NAME:	BANK NAME
YOUR BANKER'S ADDRESS:	BANK ADDRESS
YOUR BANKER'S TELEPHONE:	BANK PHONE
YOUR BANKER'S FAX:	BANK FAX
YOUR PERMISSION TO CONTACT:	PERMISSION
BUSINESS PLAN:	PLAN

Fig.9(cont.1)

FINANCIAL OPPORTUNITY ACTION LOG

ACTION

PROJ ACTIONS

DATE

PROJ ACTIONS DATES

ACCESS LEVEL 2 DETAILS

FINANCIAL INSTITUTION

ACCESSED L2 NAMES

DATE

ACCESSED L2 DATES

LOCKED FINANCIAL OPPORTUNITY

FINANCIAL INSTITUTION

LOCKED NAMES

TYPE

LOCKED TYPES

DATE

LOCKED DATES

FINANCIAL OPPORTUNITY ENTRY DATE: PROJECT ENTRY DATE

SCHEDULED FINANCIAL OPPORTUNITY REMOVAL DATE: SCHED REMOVAL DATE

FINANCIAL OPPORTUNITY AUTHOR: PROJECT AUTHOR

FINANCIAL OPPORTUNITY STATUS: PROJECT STATUS

Fig.9(cont.2)

2326001

A SYSTEM FOR EXCHANGING INFORMATION

This invention relates to a system for the exchange of information between prospective providers such as lenders and prospective enquirers such as borrowers.

Companies and other prospective borrowers seeking to raise finance traditionally have to approach prospective lenders through an intermediary. This invention aims to provide a system which enables much easier, quicker and direct exchange of information between such parties and to help match the requirements of the respective parties.

According to one aspect of the invention there is provided a system for the exchange of information between a first business community consisting of enquirers and a second business community consisting of providers comprising a computer arranged to be accessible on line and programmed to provide:

i. a first database containing details of enquirers and their requirements, together with means for displaying interactive forms for introducing requirement data, and means for displaying views of selected data,

ii. a second database containing details of providers, together with means for displaying interactive forms for introducing provider data, and means for displaying views of selected data,

wherein

(a) said enquirer data is recorded in the form of individual project documents, and each project document is accessible at a plurality of levels, a first level being accessible freely by a registered provider and a second level accessible subject, if desired, to payment or contract to pay, and

(b) means enabling a registered second level provider to lock a project document from view by other providers subject, if desired, to receipt of further payment or contract to pay.

According to another aspect there is provided a system for the exchange of information between prospective lenders and prospective borrowers comprising a computer arranged to be accessible on line and programmed to provide:

i. a main database containing details of prospective borrowers and their requirements, together with means for displaying interactive forms for introducing borrower data, and means for displaying views of selected data,

ii. a lender database containing details of lenders, together with means for displaying interactive forms for introducing lender data, and means for displaying views of selected data,

wherein

(a) said borrower data is recorded in the form of individual project documents, and each project document is accessible at a plurality of levels, a first level being accessible freely by a registered lender and a second level accessible subject, if desired, to receipt of payment or contract to pay, and

(b) means enabling a registered second level lender to lock a project document from view by other lenders subject, if desired, to receipt of further payment or contract to pay.

The locking means may be arranged to lock out all other providers or lenders, or to lock out all other providers or lenders except for a selected number, whereby the enquirer or borrower has a choice of offers.

Preferably the system is arranged whereby access to the system by borrowers (or other enquirers) can only take place via a registered central authority (e.g. a Chamber of Commerce) to which the enquirer or borrower belongs and which is capable of verifying the bona fides of an enquirer or a borrower desiring access.

The invention will now be further described, merely by way of example, with reference to the accompanying drawings in which:

Figure 1 is a schematic diagram illustrating the main components of a system according to the invention;

Figure 2 is a flow chart providing an overview of the components of the system and how they function together;

Figures 3 - 7 are more detailed flow charts of parts of the system;

Figure 8 is a schematic diagram of the information held within the system; and

Figure 9 is a view of a suitable form for introducing borrower details at two levels into the project database.

As shown in Figure 1, the system comprises a main computer system 1 which holds data provided by prospective borrowers and prospective lenders. This main computer system and the data held therein can be accessed on-line by prospective borrowers and prospective lenders so as to facilitate the exchange of information between the parties.

A prospective borrower may access the system, typically by means of a web browser and an internet connection between the main computer system and the borrower's own computer. A borrower wishing to make use of the system is able to subscribe to the service, either on-line or via conventional payment methods. The borrower is then issu d with a us r guide, user software and a password, again either on-line or by other means. Having subscribed to the system, the borrower is able to enter data into the main computer system giving

details of the finance required etc. This information is preferably categorised by the main computer into a plurality of levels. Level 1 may, for instance, provide a brief summary of the borrower's requirements but no other details. Level 2 may provide a more detailed description together with contact details, i.e. the name of the borrower, address, telephone number etc.

The borrower is also able to browse through information held on the main computer system provided by prospective lenders describing the various forms of finance they are able to offer. Preferably, no other fees are payable by the prospective borrower for use of the system apart from the initial subscription fee.

Prospective borrowers preferably subscribe or connect to the system via or using the facilities of Chambers of Commerce, accountants, embassies or other such organisations.

Prospective lenders wishing to use the system can subscribe to the system on-line or via conventional methods. They are then issued with a password which enables them to browse, again typically using a web browser and an internet connection, information held on the main computer system provided by prospective borrowers. Preferably, their initial subscription provides the prospective lender with access to limited information, e.g. to Level 1 information provided by the prospective borrowers. The lender is thus able to view summaries of the requirements of all the prospective borrowers. The prospective lender is then able to select one or more particular projects which matches the type of business they are seeking to serve. Such selection may be provided on-line, e.g. by simply "clicking" a hyper-text link whereupon the prospective lender is provided with access to more information on the selected project, e.g. Level 2 information. The lender incurs a further fee in accessing this information and this is preferably automatically logged by the main computer system and added to the lender's account with the service provider.

If, having accessed the Level 2 information, the prospective lender is interested in the project described, the system preferably enables the lender to "lock" the project for a given period of time, e.g. 24, 48 or 72 hours, to prevent other prospective lenders from accessing information on the project during that period. This may prevent access to just the Level 2 information or to both Level 1 and Level 2 information. This incurs a further fee which is automatically charged to the lender's account as before.

The system administrator also has access to the main computer system, either directly, or via an on-line connection. The system administrator is able to perform a variety of functions, e.g. vetting information put into the system by prospective borrowers and prospective lenders, software maintenance and

updating, extracting billing information to enable monthly statem nts to be sent to the prospective lenders according to their use of the system, etc.

As indicated in Figure 1, the system can conveniently b arranged using Lotus Notes (trade mark) software and a Lotus Domino (trade mark) server. On-line access to the server may be by means of an intranet or the internet.

The main computer system is also preferably arranged to ensure that information held on the database is secure and that communications to and from the database between the users is secure using conventional encryption techniques, passwords etc.

The system thus provides an introduction service between prospective lenders and prospective borrowers. The system allows the controlled exchange of information between the parties so as to facilitate the matching of the requirements of the respective parties. It provides prospective lenders with easy, quick, direct and cost-effective access to details of lending opportunities and it provides prospective borrowers with an easy, quick and cost-effective access to information provided by prospective lenders and enables them to advertise their requirements to a variety of lenders.

This exchange of information via the database enables the initial browsing and review of the information to be carried out anonymously, so avoiding time-consuming and potentially unproductive meetings between the parties. It also enables the lenders to select projects which satisfy their particular selection criteria and so facilitates the matching of the requirements of the prospective lenders and prospective borrowers.

Figures 2 to 7 provide flow diagrams which illustrate the operation of the main computer system and the user's interactions therewith;

Figure 2 provides an overview of the system;

Figure 3 provides more detail of the registration of potential borrowers via a Chamber of Commerce (COC);

Figure 4 provides more detail of the registration of a prospective lender such as a bank;

Figure 5 provides more detail of how a Chamber of Commerce may view th projects on the system and make any necessary changes thereto;

Figure 6 provides more detail of how a bank may request permission to view further details of a project and, if required, lock access to those details; and

Figure 7 provides more detail of administration and housekeeping functions which may be carried out by the system administrator.

Figures 2 - 7 are provided in the form of flow charts drawn in accordanc with a well-known convention and will be readily understood by those skilled in th

art. Further detailed description of these figures is not, therefore, provided except by way of the Example which follows.

Further details of the databases within the system and the information that can be obtained ther from by the various m ans is given below with ref rence to Figures 8 and 9:

Outline - Brief Description

Within this system there are seven databases,

PINTOS (Main)
PINTOS Chambers & Banks
PINTOS Home Page
PINTOS User Info
PINTOS Client Logo
PINTOS Guide
PINTOS Access Log

Within these databases are the following forms, views and navigators showing the relevant information as to how they are all linked (by one means or another) together.

Only Business Subscribers and Financial Institutions that have been registered for the system can access the information. Security measures within the system prevent anyone else from accessing the data.

KEY to the system	
Chamber of Commerce	*Generically known as Business Subscribers*
Banks	*Generically known as Financial Institutions*
Projects	*Generically known as Business Opportunities*
HTTP	*Hyper Text Transfer Protocol*
URL	*Universal Resource Locator*
IP	*Internet Protocol*
PINTOS	*Trademark*

PINTOS (Main) Database

The purpose of this database is to enable an individual or company seeking project funding, to create a project document for display in the system and viewing by a Financial Institution who are looking to provide project funding.

This project information can then be accessed by registered Financial Institutions. Initially they will view Level I details. Level 2 details are only displayed after the Financial Institution has agreed to pay for them. After reaching Level 2, the Financial Institution is then offered the chance to lock the project details from other Financial Institution(s) for a further fee.

Project details are displayed within views relevant to whether the viewer is a Business Subscriber or a Financial Institution.

FORMS

Bank Project1	This form contains both Level 1 and Level 2 Details, but from the user point of view, this form is only used to show the Level 1 Details
Bank Project2	This form contains both Level 1 and Level 2 Details, and is shown to the user once they have asked to reveal the Level 2 Details.
COC Project	This form contains both Level 1 and Level 2 Details, and is the default form, when the Business Subscriber initially creates the project document.
Complete Project	This form contains both Level 1 and Level 2 Details, and is shown to the user once the Project has been completed.
Locked By Other	This form contains both Level 1 and Level 2 Details and is shown to the user that the project has been locked by another bank.
Locked By User	This form contains Level 1 and Level 2 Details and is shown to the user that they have locked the project.
No Acc Project	This form shows information to a user who does not have access to the project that they are trying to view.

VIEWS

Business Subscribers Financial Opportunities	This view shows relevant information from the project documents that only the Business Subscribers can see.
Financial Opportunities By Continent	This view shows relevant information from the project documents that only the Financial Institutions can see, categorised by the continent.
Financial Opportunities By Duration	This view shows relevant information from the project documents that only the Financial Institutions can see, categorised by the Duration.
Financial Opportunities By Facility Required	This view shows relevant information from the project documents that only the Financial Institutions can see, categorised by the Facility required.
Financial Opportunities By Start Date	This view shows relevant information from the project documents that only the Financial Institutions can see, categorised by the Start Date.
Financial Opportunities By Underlying Transaction	This view shows relevant information from the project documents that only the Financial Institutions can s e, categorised by the Underlying Transaction.

NAVIGATORS

Project Categories	This navigator is a visual picture, that links to the Financial Institutions views that are described above. And has a facility to return to the Main Menu.

PINTOS Chambers & Banks Database

5 The purpose of this database is to allow either a Business Subscriber or a Financial Institution to register on-line via the Internet. Registration is a prerequisite for use of the system.

The views show data relevant to whether the user is a Business Subscriber or a Financial Institution.

FORMS

Bank	This form is created by and contains information relating to the Financial Institution.
CO Commerce	This form is created by and contains information relating to the Business Subscriber.

VIEWS

Business Subscribers	This view shows only the name of the Business Subscribers that have registered within the system
Financial Institutions	This view shows only the name of the Financial Institutions that have registered within the system

PINTOS Home Page Database

This database is where the user begins.

There are various options for the user to access and move around the system, depending on the category of user they are. These options include Displaying registered Financial Institutions or Business Subscribers, Submitting a new application and Registering as a Business Subscriber or Financial Institution. If the user is neither a Business Subscriber and/or a Financial Institution, they are allowed only to see information held in the 'What is Pintos' screen and the 'Quick Guide' screen.

FORMS

Register	This form has no input from the user, and is only used for reference if the user wants to register on the system via the web and telling the user who to contact (at present).

VIEWS

Register	This view shows one single register document that this linked to the main navigator.

NAVIGATORS

PINTOS	This is the Main Menu or starting point of the system, where the user - either a Business Subscriber or a Financial Institution - can move around the system given the present security implementation within the system.

PINTOS User Information Database

This database gives information and background about PINTOS. It is accessed by the user when they select 'What is Pintos' from the Main Menu.
The database itself has no other function.

"ABOUT DATABASE"

What is Pintos ?	This document shows the user an introduction and the benefits of PINTOS. This information can be accessed by anyone, via the Web.

PINTOS Client Logo Database

This database holds all the logos for the companies registered on the system, with linkage to the company's Home page on the Internet, if appropriate.

The database itself has no other function.

"ABOUT DATABASE"

PINTOS Subscribers and Institutions	This document shows all the logos for all companies registered on the system and a link to the company's own Home Page on the Web.

PINTOS Guide Database

This database holds only a brief overview and the basic principles of the system.

Th database itself has no other function as yet.

"ABOUT DATABASE"

Quick Guide — This Quick Guide is a basic diagram showing the relationship(s) between the Business Subscribers and the Financial Institutions within the system.

PINTOS Access Log Database

This is a Domino database based on the Domino Log template. Domino adds a Log document to the database with each HTTP request to track information pertinent to the request, such as

The name of the user. (if the user supplied a name and password)

The user's IP Address

What information the user or browser requested.

The URL's that clients visited and that contained links to URL's on this site.

The content type of data accessed by the user.

This is only used for Access Log and Billing Purposes only.

Example

In this example, offers of registration with the system may be distributed to banks who may decide to register for payment of an annual subscription. This can be done by post if necessary or on line and registered bank details are entered into the computer and can be checked as viewed in Figure 4.

Also in this example, the system contemplates that borrowers, e.g. SMEs will be registered with a Chamber of Commerce (COC) or similar authority which can verify their authenticity and view proposed business plans. The authorities will be subscribers in a similar manner to the banks, e.g. for payment of an annual subscription (Figure 2, top left). Only registered authorities will have access to the system, not individual companies.

An individual company will approach its COC with a business plan and request access to the system. After approving the business plan and if necessary seeking appropriate payment from the company, the COC will access the system upon a project form as illustrated in Figure 9, using appropriate data selected from the business plan and the project will be entered on the project database forming part of the main database (Figure 2, upper centre) and will remain on the syst m for access by the banks. It will be seen from Figure 9 that th data is recorded at two lev ls of detail, e.g. the company name only appearing at l vel 2.

A bank will access the system via the home page which provides a menu of options for scanning the project database. The options may includ :

Submit a new application
Access your existing applications
Register as a Business Subscriber
Access financing opportunities
Display Registered Financial Institutions
Register as a Financial Institution

The bank may access "financing opportunities" and will be presented with a menu for scanning these projects under the headings:

Continents
Project Type
Duration
Start Date
Facility Required

A search engine may also optionally be provided for access as an alternative.

Should the bank chose to scan by Continent he may find the following brief heading details:

Africa
Sudan
Project (Code name) US Dollars 100,000 6 months 04/2001

A menu will include an option to expand, upon exercising which the bank will be given the Level 1 details (top of Figure 9) and an option to select Level 2, which may include an approval of payment on its account. On selecting Level 2 a view will be provided similar to all of Figure 9, giving full details of the project.

If the project has been locked by another bank a notice will appear at the bottom of the page indicating the duration of the lock.

After reading the project details, the bank may decide to lock out competitors for a period. On choosing this option a menu will appear asking for confirmation and the desired period. Alternativ periods of 48, 72 and 96 hours are preferred which will attract different fees from the bank.

Depending upon th system set-up it may be possibl to lock out all competitors. However it is preferred to arrange for the first two competitors to

access the system after locking to be allowed access. This enables the borrower to choose from among a small s lection of offers. The bank may then ask for access to the complete business plan.

Since it will have full details of the company, further transaction may be undertaken between the parties directly. Optionally, however, the system may be arranged so that an offer can be accepted subject to contract, whereupon the project is removed from the database. Upon acceptance by the parties being transmitted to the COC the project can be removed. The project will normally be removed by default after 14 days.

Although the system is designed primarily for exchange of information between lenders and borrowers, it may be adapted for other applications of a similar nature, e.g. requiring a business community of enquirers and another of providers whether of goods or services.

What I Claim is

1. A system for the exchange of information between a first business community consisting of enquirers and a second business community consisting of providers comprising a computer arranged to be accessible on line and programmed to provide:

i. a first database containing details of enquirers and their requirements, together with means for displaying interactive forms for introducing requirement data, and means for displaying views of selected data,

ii. a second database containing details of providers, together with means for displaying interactive forms for introducing provider data, and means for displaying views of selected data,

wherein

(a) said enquirer data is recorded in the form of individual project documents, and each project document is accessible at a plurality of levels, a first level being accessible freely by a registered provider and a second level accessible subject, if desired, to payment or contract to pay, and

(b) means enabling a registered second level provider to lock a project document from view by other providers subject, if desired, to receipt of further payment or contract to pay.

2. A system according to claim 1 wherein the locking means is arranged to lock out all other providers.

3. A system according to claim 1 wherein the locking means is arranged to lock out all other providers except for a selected number, whereby the enquirer has a choice of offers.

4. A system according to any preceding claim arranged whereby access to the system by members of one or both communities can only take place via a registered central authority to which the members of the relevant community belong and capable of verifying the bona fides of a member desiring access.

5. A system for the exchange of information between prospective lenders and prospective borrowers comprising a computer arranged to be accessible on line and programmed to provide:

i. a main database containing details of prospective borrowers and their requirements, together with means for displaying interactive forms for introducing borrower data, and means for displaying views of selected data,

ii. a lender database containing details of lenders, together with means for displaying interactive forms for introducing lender data, and means for displaying views of selected data,

wherein

(a) said borrower data is recorded in the form of individual project documents, and each project document is accessible at a plurality of levels, a first level being accessible freely by a registered lender and a second level accessible subject, if desired, to receipt of payment or contract to pay, and

(b) means enabling a registered second level lender to lock a project document from view by other lenders subject, if desired, to receipt of further payment or contract to pay.

6. A system according to claim 5 wherein the locking means is arranged to lock out all other lenders.

7. A system according to claim 5 wherein the locking means is arranged to lock out all other lenders except for a selected number, whereby the borrower has a choice of offers.

8. A system according to any of claims 5 to 7 arranged whereby access to the system by borrowers can only take place via a registered central authority (e.g. a Chamber of Commerce) to which the borrower belongs and which is capable of verifying the bona fides of a borrower desiring access.

9. A system according to any preceding claim wherein the programme includes a client database containing accessible information on registered clients.

10. A system according to any preceding claim containing information and/or guide pages.

11. A system according to any preceding claim containing an archive data base for tracking operations and payments.

12. A system for the exchange of information between prospective lenders and prospective borrowers substantially as described herein with reference to the accompanying drawings.

The Patent Office

16

Application No: GB 9808661.4
Claims searched: 1 - 12

Examiner: David Keston
Date of search: 30 September 1998

Patents Act 1977
Search Report under Section 17

Databases searched:

UK Patent Office collections, including GB, EP, WO & US patent specifications, in:

UK Cl (Ed.P): G4A (UDB, UXF)

Int Cl (Ed.6): G06F 17/30, 17/60

Other: Selected publications, Online: COMPUTER, WPI

Documents considered to be relevant:

Category	Identity of document and relevant passage		Relevant to claims
A	GB 2294788 A	(REUTERS), see abstract and fig. 3	1-12
A	WO 95/24687 A1	(EAGLEVIEW), see abstract and fig. 1	1-12
A	US 5664115	(FRASER), see abstract and fig. 1	1-12

X	Document indicating lack of novelty or inventive step	A	Document indicating technological background and/or state of the art.
Y	Document indicating lack of inventive step if combined with one or more other documents of same category.	P	Document published on or after the declared priority date but before the filing date of this invention.
&	Member of the same patent family	E	Patent document published on or after, but with priority date earlier than, the filing date of this application.

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